

Identity Theft

What is Identity Theft?

Identity Theft is the fastest-growing crime in America, affecting half a million new victims each year. Identity Theft or Identity Fraud is the taking of another person's identity to obtain credit, credit cards from banks and retailers, steal money from a victim's existing accounts, apply for loans, establish accounts with utility companies, rent an apartment, file bankruptcy, or obtain a job using the victim's name. Thousands of dollars can be stolen without the victim knowing about it for months or even years. Identity theft is a felony in Arizona (ARS 13-2708).

How do they steal my identity?

It's really very easy! All they need is your name, address, date of birth, social security number, or credit card number. Once a thief has this information they can ruin your credit, drain your bank accounts and generally destroy your reputation. Unfortunately, it may take years to straighten out the problem. Where do they get this information? Basically, anytime that you give someone personal information, whether verbally or in writing, a potential thief can use the information for their own gain. Fortunately, reputable companies protect your information. Therefore you should only deal with companies that have an established reputation for honesty. If you deal with people or companies that are unknown to you, check them out thoroughly before doing business with them.

Many times people unwittingly give information when completing surveys or questionnaires, or when talking to strangers over the phone who ask for information in exchange for goods or services. Even papers in your trash can provide valuable information for thieves. Invest in a home shredding device and shred your important documents instead of throwing them in the trash.

Skilled identity thieves can also get information from businesses or other institutions by stealing records from their employer, bribing an employee who has access to these records or hacking into the organizations computers.

They also:

- rummage through your trash, or the trash of businesses or dumps, in a practice called "dumpster diving."
- obtain credit reports by abusing their employer's authorized access to credit reports, or by posing as a landlord, employer, or someone else who may have a legal right to the information.
- steal credit and debit card numbers as your card is processed using a special information storage device in a practice known as "skimming."
- steal wallets and purses containing I.D., credit and bank cards.
- steal mail, including bank and credit card statements, pre-approved credit offers, new checks, or tax information.
- complete a "change of address" form to divert your mail to another location.
- steal personal information from your home or vehicle.
- scam information from you by posing as a legitimate business person or government official.

How Thieves Ruin Your Credit:

Once identity thieves have your personal information, they may:

- Go on spending sprees using your credit and debit card account numbers to buy "big ticket" items like computers that they can easily sell.
- Open a new credit card account, using your name, date of birth, and social security number (SSN). When they don't pay the bills, the delinquent account is reporting on your credit report.
- Change the mailing address on your credit card account. The imposter then runs up charges on the account. Because the bills are being sent to the new address, it may take some time before you realize there is a problem.
- Take out auto loans in your name.
- Establish phone, wireless, or utility service in your name.
- Counterfeit checks or debit cards, and drain your bank account.
- Open a bank account in your name and write bad checks on that account.
- File for bankruptcy under your name to avoid paying debts they've incurred, or to avoid eviction.
- Give your name to the police during an arrest. If they are released and don't show up for their court date, an arrest warrant could be issued in your name.

What can I do?

- Do not give out personal information over the phone, through the mail, or over the Internet unless you have initiated the contact or know whom you're dealing with. Identity thieves will pose as bank representatives, Internet service providers, and even government officials to get you to reveal identifying information.
- Protect your social security number. Avoid giving it out, and do not write your social security number on checks or other documents unless you're sure it's necessary.

**27.5 million victims
in the last 5 years**

**\$50 billion lost
annually by victims**

**175 hours spent by the average
victim recovering from the crime**

Do not use your mother's maiden name, your birth date, the last four digits of your social security number, or a similar series of numbers as a password for anything.

Shred all documents, including pre-approved credit card offers, insurance forms, bank and credit card statements, and other personal documents before throwing away.

Minimize the identification information and the number of cards you carry. Take what you'll actually need. Don't carry your social security card, birth certificate, or passport, unless necessary.

Do not put your social security number on your checks or your credit receipts. If a business requests your social security number, give them an alternate number and explain why. If a government agency requests your social security number, there must be a privacy notice accompanying the request.

Do not put your telephone number on checks.

Protect incoming and outgoing mail. Pick mail up promptly, and deposit mail at the post office or in official blue mailboxes.

Check your credit card status with the three major credit-reporting bureaus yearly. Dispute information that is suspicious.

Deal only with companies that you know have good reputations.

Review bank and credit card statements and report questionable charges.

Be careful using ATMs and phone cards. Someone may look over your shoulder and get your PIN numbers, thereby gaining access to your accounts. Take ATM, credit card and other receipts with you.

Make a list of all your credit card account numbers and bank account numbers with customer service phone numbers and keep it in a safe place.

When you order new credit cards in the mail, or previous ones have expired, watch the calendar to make sure you get the card within the appropriate time. If the card is not received within that time, call the credit card grantor immediately to find out if the card has been sent. If you don't receive the card, check to make sure a change of address was not filed.

Pay attention to your billing cycles. Follow up with creditors if bills don't arrive on time. A missing credit card bill could mean an identity thief has taken over your credit card account and changed your billing address.

Cancel all credit cards that you have not used in the last six months. Open credit is a prime target.

Order your credit report at least twice a year. Here in Arizona you are allowed one free report from each of the three credit reporting companies per year. For information on obtaining your free credit report, visit

www.annualcreditreport.com, or call 877-322-8228. Reports should be obtained from all three major sources:

Equifax at 800-685-1111

Experian at 888-EXPERIAN (397-3742)

TransUnion at 800-680-7293

Correct all mistakes on your credit report in writing. Send the letters return receipt requested. Identify the problems item by item and send with a copy of the credit report back to the credit reporting agency. You should hear from the agency within 30 days.

Write to Direct Marketing Association, Mail Preference Service, PO Box 9008, Farmingdale, NY 11735 to get your name off direct mail lists.

If You Are A Victim...

Act immediately.

Notify the police, your bank, your credit card companies, and the Fraud Units at the credit bureaus.

Remember...

The person who steals your identity may be someone you have never met and will, in all likelihood, never meet. In our society they only need a minimum amount of information about you to ruin your financial status and reputation.

Be aware and take some simple steps to help lessen the chance that you will be a victim of identity theft.

From the Federal Trade Commission:

[ID Theft: What's It All About](#) (4 pages)

[When Bad Things Happen To Your Good Name](#) (37 pages)

[Robo De Identidad](#) (41 pages)

From the Arizona Attorney General's Office:

[Identity Theft](#) (5 pages)

Sites on the Web for more information:

www.privacyrights.org

www.aarp.org

www.pirg.org

www.fraud.org

www.identitytheft.org/faq.htm

www.consumer.gov/idtheft (Federal Trade Commission)
www.endidtheft.com (sponsored by the Maricopa County Attorney's Office)
www.identitytheft911.org/home.htm